


Montana Legal Services Association

Provide, protect and enhance access to justice.

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Exhibit No. 
Date 2-21-07
Bill No. SB 498
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Testimony

To: House Judiciary
From: Tara Veazey
Date: 2/21/2007
Re: SB 498: Plan for universal health care system for all Montanans

Good morning Chairman Weinberg and members of the Committee. My name is Tara Veazey. I'm an attorney for Montana Legal Services Association (MLSA), in Helena, Montana. As many of you may know, MLSA assists Montanans living at or below 125% of the federal poverty line with civil legal issues.

We hear from far too many of our clients that they can not afford to go to the doctor or to take their children to the doctor when they are sick- and certainly not for regular check-ups. In a job that can break your heart every day, these are by far the most heartbreaking stories.

When our clients do need medical care for themselves or their children, they are often forced into high-cost credit card, payday loan, and title loan debts. These cases often end in bankruptcy. What we see at MLSA is backed up by national research on the subject. We know that over half of all bankruptcies are the result of inability to pay off medical debts, and over 13% of those involve medical debts incurred for a sick child. These primarily working families did not file bankruptcy for lack of trying to pay their bills and live frugally. Before filing for bankruptcy, 60% went without needed doctor or dentist visits, 43% did not fill prescriptions, 40% lost their telephone service, 30% had a utility shut off, 19% went without food, and 15% took out second or third mortgages to pay for their medical expenses.

SB 498 seeks humane solutions to a critical problem. No one should have to choose between paying her utility bill and taking her child to the doctor. No child living in the richest county in the history of the world should live in a state of pain and sickness for lack of her parent's ability to pay for her medical care, or for lack of our political will to solve this problem. SB 498 also makes sense. We know that preventative care makes economic sense and ultimately saves taxpayer dollars. We know that medical related bankruptcies hurt families, creditors, and the health care industry. I strongly and respectfully urge do pass on SB 498.

Administrative Office

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Statewide HelpLine Number ☎ 1-800-666-6899

Websites:
www.MontanaLawHelp.org
www.mtlsa.org

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